



**Indicative Card Scheme Fee Rates
Poland**

Definitions:

Domestic transaction: A domestic payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in the same country as that of the point of sale.

Intra EEA transaction: An Intra EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in a different EEA member state than that of the point of sale.

Intra non-EEA transaction: An Intra non-EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside the EEA but still in the Europe region and the point of sale is within the EEA and vice versa.

Interregional transaction: An Interregional payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside of the Europe Region and the point of sale lies within the Europe Region and vice versa.

Fee Type	Applies to every Trx / Terminal Criteria (also regional differences)	Depending on Trx / Terminal Criteria (also remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB	
					Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter	SEPA Region (Oct 2022)
						Amount Limit																		
Mastercard/Maestro Clearing Acquirer POS	X			Micro	< € 5.00	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003				
Mastercard/Maestro Acquirer Volume Fee	X			Mid	€ 5 - € 25	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013				
Mastercard/Maestro POS Acquirer Transaction Fee	X			Macro	> € 25 - € 100	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050				
Mastercard/Maestro Card Payment Promotion Fund	X			Max	> € 100	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250				
Mastercard/Maestro Market Development Fund	X			Micro	< € 2.50	€ 0.0006	€ 0.0006	€ 0.0950	€ 0.0006	€ 0.0006	€ 0.0950	€ 0.0006	€ 0.0006	€ 0.0950	€ 0.0006	€ 0.0006	€ 0.0950	€ 0.0006	€ 0.0006	€ 0.0950				
Mastercard/Maestro Acquirer Authorisation Fee	X			Mid	€ 2.5 - € 10	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450				
Mastercard/Maestro non-EMV/ non-Contactless Acquirer Fee	X			Macro	> € 10 - € 50	€ 0.0022	€ 0.0022	€ 0.1750	€ 0.0022	€ 0.0022	€ 0.1750	€ 0.0022	€ 0.0022	€ 0.1750	€ 0.0022	€ 0.0022	€ 0.1750	€ 0.0022	€ 0.0022	€ 0.1750				
Mastercard/Maestro non-EMV/ non-Contactless Acquirer Fee	X			Max	> € 50	€ 0.0180	€ 0.0180	€ 0.2000	€ 0.0180	€ 0.0180	€ 0.2000	€ 0.0180	€ 0.0180	€ 0.2000	€ 0.0180	€ 0.0180	€ 0.2000	€ 0.0180	€ 0.0180	€ 0.2000				
Mastercard/Maestro Cashless Development Fund	X					0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%				
Mastercard/Maestro Acquirer Cross-border Fee (does not apply for intra EEA EUR trx)	X					0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%				
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)	X					0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%				
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X					0.0125%	0.0125%	0.0125%	0.0125%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%				
Mastercard/Maestro Acquirer Performance Development – No Authentication	X					0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%	0.0060%				
Mastercard/Maestro Acquirer Performance Development – Not tokenized CDF	X																							
Mastercard/Maestro Exemption Indicator Fee	X																							
Mastercard/Maestro Authorisation Integrity Fee	X																							
Mastercard/Maestro PreAuthorisation Fee	X																							
PSD2 - Key Entered Transaction Fee	X																							
PSD2 - Chip transactions without CVM Fee	X																							
Mastercard Reattempts Fee	X																							
Mastercard Single Tap Enablement Fee	X																							
Global Wholesale Travel Transaction Program Fee (no Author, Clearing&Settlement and Cross-border Fees for GWITP Trx)	X																							
Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP / MOTO Fees)	X																							
Mastercard Freight Program - Acquirer Switch Fee (no Authoris- / PreAuth Fees, no Clearing & Settlement Fees)	X																							
Visa Acquirer Clearing & Settlement Fee	X																							
Visa Acquirer Authorization Fee	X																							
Visa Innovation & Market Development (IMD) Fee	X																							
Non-Trx based Card Scheme Fees	X																							
Visa Acquirer Card Present Service Fee	X																							
Visa Acquirer Card Not Present Service Fee	X																							
Visa International Acquiring (F2F & CNP)	X																							
Visa International Acquiring F2F	X																							
Visa International Acquiring CNP Fee	X																							
Visa International Acquiring (F2F & CNP) - UK issued	X																							
Visa International Acquiring CNP Fee - UK issued	X																							
Visa Non-Domestic Settlement Currency Volume Fee	X																							
Visa Estimated and Incremental Authorization Fee	X																							
Visa Non EMV Terminal Fee	X																							
Visa 3DS Acquirer Authentication Request Fee	X																							
Visa Address Verification Service	X																							
Visa Reattempts Fee	X																							

F2F 0.10%
eCom Standard: 0.20%
eCom MCC Airport: Education, Insurance: 0.15%

0.1200% 0.4500%
Cross-border Fee (CP & CNP): 0.45%
Assessment Fee (CP & CNP): 0.05% (not applicable for local-currency CNP)
E-Commerce Fee (CNP only): 0.75% (JPY currency) or 0.25% (non-JPY currency)
Airline MCCs: 0% (above listed fees are not applicable)





Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply)	X												0,600%	0,600%	1,000%	0,600%	0,600%	1,000%										
Reversal Fee (applies only for reversals processed via the Visa network)	X	Reversal Trx only												€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712									



The BLIK IC Fees

	BLIK IC fee's		
	Processing Fee (per trx)	Assesment	IC
BLIK T6/V9 codes F2F	PLN 0.04	0%	0.17%
BLIK NFC (BLIK reconciliation)	PLN 0.01-0.04	0.19%	0.17%
BLIK ecommerce	PLN 0.04	0.10%-0.19%	0.17%